

**Subject search; 09/813745; patent research; full text**

Set	Items	Description
S1	3688	(FIRST OR 1ST OR PRIMARY OR INITIAL OR INCEPTION OR INITIAL OR INAUGURAL)(2N)(LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT)()(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L OR (-SAVING OR SAVINGS OR CHECKING)()(ACCOUNT OR ACCOUNTS) OR CREDIT() (UNION OR UNIONS))
S2	36181	LOAN OR LOANS OR (LEND??? OR BORROW???) (2N)(MONEY OR MONIES OR CASH) OR CREDIT OR EXTEND???(2N)CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE - OR HOME)()(LOAN OR LOANS)
S3	168	((FUNDS OR MONEY OR MONIES OR MONETARY OR CASH)(5N)(DEBT?(-)INSTRUMENT? ? OR BOND? ? OR BILL? ? OR COMMERCIAL()PAPER OR - BANKER? ?)ACCEPTANCE? ? OR CD OR GIC OR (CREDIT OR BANK OR DEBT)()NOTE? ?))(3N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME)()(LOAN OR LOANS))
S4	12662	(ANOTHER OR OTHER OR SECOND OR 2ND OR ALTERNATE OR ALTERNATES OR ALTERNATIVE OR ALTERNATIVES OR ADDITIONAL OR SEPARATE - OR INTERMEDIARY)(4N)(COMMERCIAL(2N)FINANCIAL() (OFFICE OR OFFICES OR ORGANIZATION OR ORGANIZATIONS OR BROKER? ?) OR FSO OR - FSOS OR LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (CREDIT)CARD OR FINANCIAL OR INSURANCE)()(INSTITUTION OR INSTITUTIONS OR ISSUER OR ISSUERS OR COMPANY OR COMPANIES OR BROKER? ?-))
S5	408465	INDEMNIFICATION OR INDEMNITY OR RESTITUTION OR (COMPENSATORY OR EXEMPLARY)()DAMAGES OR RECONCILE OR SATISFACTION OR BONDED OR INSUR??? OR INSURANCE OR (REMEDY OR COVER???) (5N)(FAILURE OR SHORTFALL OR SHORT()FALL) OR BACKUP OR BACK()UP OR GUARANTEE??? OR ASSUM?(2N)(LIABILITY OR RESPONSIBILITY) OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWRIT??? OR RISK()MANAGEMENT OR WARRANTY OR WARRANTEE OR WARRANTYS OR WARRANTEES OR - WARRANTIES
S6	4329	(MONITOR? OR CHECK? OR CONTROL? OR FOLLOW? OR OBSERVE? OR - OVERSEE? OR SUPERVISE OR TRACK?)(2N)(LOAN OR LOANS OR CREDIT - OR MORTGAGE OR MORTGAGES)
S7	2343	(ADMINISTER OR CONDUCT? OR CONTROL? OR DIRECT? OR EXECUTE? OR GOVERN? OR RENDER? OR RUN? OR SUPERINTEND? OR SUPERVISE)(2N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)
S8	216	S1(S)S2
S9	103	S8(S)S4
S10	14	S9(S)S5
S11	3	S10(S)(S6 AND S7)
S12	3	IDPAT (sorted in duplicate/non-duplicate order)
S13	3	IDPAT (primary/non-duplicate records only)
S14	18	S8(3N)S5
S15	17	S14 NOT S13
S16	10	S15 AND IC=G06F-017/60
S17	4	S16 NOT AD=20010321:20070924
S18	707	S4(4N)S5
S19	17	S4(4N)(S6 AND S7)
S20	2	S18(S)S19
S21	1	S20 NOT (S17 OR S13)
S22	2	S8(S)S3
S23	2	S22 NOT (S21 OR S17 OR S13)

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File 348:EUROPEAN PATENTS 1978-2007/ 200738

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File 349:PCT FULLTEXT 1979-2007/UB=20070913UT=20070906

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01537571

# **GENIUS ADAPTIVE DESIGN**

MODELE D'ADAPTATION AU GENIE

	Country	Number	Kind	Date
Patent	WO	200781519	A2	20070719
Application	WO	2006US48704		20061219
Priorities	US	2005755291		20051230
	US	2006756607		20060105
	US	2006778313		20060301
	US	2006783018		20060315
	US	2006786906		20060328
	US	2006852794		20061018

## **English Abstract:**

Explore interesting inventions inside, conceived by our genius idea generator. Discover history's most effective method in conceiving novel uses for existing electronic technology. License huge domains of intellectual property from the invention directory our system helped develop. The searcher can find one of our interesting inventions in this patent application via our LicenseItToday.com, etc. Call our California Headquarters 1-707-428-5000. View invention ideas, plus 100+ variations adapted for end user target markets. LicenseItToday.com fills out exclusive international license agreements valid up to December 2026. It saves time and money creative LP. over any other documented creative thinking process. Licensees seek outputted patents using our or their pat attorneys. Royalties can start when profits begin. Or you can buy the affordable I.P. rights. Proof is in tryingit out. Discover amazing inventions inside today.

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01499458

## **TRANSACTIONAL SERVICES**

SERVICES DE TRANSACTIONS

## **Patent Applicant/Patent Assignee:**

- **C-SAM INC**; 111 W. 22nd Street, Suite 630, Oakbrook Terrace, IL 60523  
US; US (Residence); US (Nationality)  
(For all designated states except: US)
- **PITRODA Satyan G**; 1480 Golden Bell Court, Downers Grove, IL 60515  
US; US (Residence); IN (Nationality)

**DESAI Mehul**; 573 Hamilton Avenue, Westmont, IL 60559  
US; US (Residence); US (Nationality)

**Patent Applicant/Inventor:**

- **PITRODA Satyan G**  
1480 Golden Bell Court, Downers Grove, IL 60515; US; US (Residence); IN (Nationality);
- **DESAI Mehul**  
573 Hamilton Avenue, Westmont, IL 60559; US; US (Residence); US (Nationality);

	Country	Number	Kind	Date
Patent	WO	200744500	A2	20070419
Application	WO	2006US39091		20061005
Priorities	US	2005724066		20051006
	US	2006539024		20061005

**English Abstract:**

Methods and systems are provided for supporting electronic transactions, including transactions that are provided with per-user, per-device and per-domain security across domains of multiple service providers.

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00363084

**METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS**

PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET AUTRES  
TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT

**Patent Applicant/Patent Assignee:**

- **CEDEL BANK**;
- **SAMPSON Gerald Paul**;
- **et.al.**

	Country	Number	Kind	Date
Patent	WO	9703409	A1	19970130
Application	WO	96GB1687		19960715
Priorities	US	95501901		19950713
	US	96678793		19960711

**English Abstract:**

	US	2000645799	20000824
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**French Abstract:**

Le systeme automatise selon la presente invention utilise les reglements federaux, nationaux, locaux et professionnels, ainsi que les conditions et les instructions de mise en oeuvre afin de generer une pluralite de taches qui peuvent etre utilisees pour commander et entrainer le processus de gestion d'une application de pret hypothecaire jusqu'a son terme et son arrangement en fonction de ces memes reglements. Des demandeurs de pret peuvent specifier que le systeme genere les diverses taches requises, y compris les taches requises par la loi federale et/ou nationale en vigueur, envoyer les diverses taches requises au demandeur pour qu'il les execute et surveiller l'achevement des diverses taches requises pour fournir au demandeur un certificat d'achevement. Dans une autre forme de realisation, les demandeurs de pret peuvent specifier que le systeme automatise genere les diverses taches requises, y compris les taches requises par la loi federale et/ou nationale, gere et commande l'execution des taches requises et surveille l'achevement de toutes les taches requises afin de fournir au demandeur un certificat d'achevement.

**Legal Status**

Type	Pub. Date	Kind	Text
Publication	20010920	A2	Without international search report and to be republished upon receipt of that report.
Declaration	20011108		Late publication under Article 17.2a
Republication	20011108	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Examination	20020502		Request for preliminary examination prior to end of 19th month from priority date

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17/5/2  
00836819

**A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE**  
**PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE PRET**  
**HYPOTHECAIRE**

**Patent Applicant/Patent Assignee:**

- **ONEPIPELINE COM**; Old Mill Corporate Center, Suite 200, 6322 South 3000 East, Salt Lake City, UT 84121  
US; US(Residence); US(Nationality)  
(For all designated states except: US)
- **BROADBENT David F**; 1733 Oak Springs Drive, Salt Lake City, UT 84108  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **COOK Redge L**; 8875 Alta Canyon Drive, Sandy, UT 84093  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **COLEMAN Paul B**; 412 East Thornberry Drive, Draper, UT 84020  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **HARTEN William S**; 888 West 2000 South, Woods Cross, UT 84087

A computer-based information network for managing credit exposure between counterparties to a plurality of credit support agreements. The network comprises information storage and processing systems. The systems store various types of information including information representative of assets of counterparties to a plurality of credit support agreements for use in covering credit exposures therebetween over a specified time period, and the plurality of credit support agreements. The systems process the information representative of the assets in order to effectively reflect a movement of certain of the assets to cover the credit exposures over the specified time period. An asset movement optimization process is used for determining an optimal movement of certain of said assets to cover credit exposures over the specified time period.

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00836820

**METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM**

PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES

**Patent Applicant/Patent Assignee:**

- **ONEPIPELINE COM**; Old Mill Corporate Center, 6322 South 3000 East, Suite 200, Salt Lake City, UT 84121  
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(For all designated states except: US)
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(Designated only for: US)
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(Designated only for: US)
- **COLEMAN Paul B**; 412 East Thornberry Drive, Draper, UT 84020  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **HARTEN William S**; 888 West 2000 South, Woods Cross, UT 84087  
US; US(Residence); US(Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

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- **COOK Redge L**  
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- **COLEMAN Paul B**  
412 East Thornberry Drive, Draper, UT 84020; US; US(Residence); US(Nationality); (Designated only for: US)
- **HARTEN William S**  
888 West 2000 South, Woods Cross, UT 84087; US; US(Residence); US(Nationality); (Designated only for: US)

	Country	Number	Kind	Date
Patent	WO	200169491	A2	20010920
Application	WO	2001US7536		20010309
Priorities	US	2000189635		20000314

US; US(Residence); US(Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

- **BROADBENT David F**  
1733 Oak Springs Drive, Salt Lake City, UT 84108; US; US(Residence); US(Nationality); (Designated only for: US)
- **COOK Redge L**  
8875 Alta Canyon Drive, Sandy, UT 84093; US; US(Residence); US(Nationality); (Designated only for: US)
- **COLEMAN Paul B**  
412 East Thornberry Drive, Draper, UT 84020; US; US(Residence); US(Nationality); (Designated only for: US)
- **HARTEN William S**  
888 West 2000 South, Woods Cross, UT 84087; US; US(Residence); US(Nationality); (Designated only for: US)

	Country	Number	Kind	Date
Patent	WO	200169489	A2	20010920
Application	WO	2001US7524		20010309
Priorities	US	2000189635		20000314
	US	2000645217		20000824

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17/5/3  
00814145

**A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS**  
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

**Patent Applicant/Patent Assignee:**

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200146889	A2	20010628
Application	WO	2000US35216		20001222
Priorities	US	99470805		19991222
	US	99469525		19991222
	US	99470039		19991222

**French Abstract:**

L'invention concerne un systeme, un procede et un article manufacture s'utilisant pour un processus de demande de credit. Dans un premier temps, une demande de credit emanant d'un acheteur utilisant un reseau est recue. En reponse a cette demande de credit, la demande de credit est envoyee a une banque par l'intermediaire du reseau, ce, afin d'evaluer le credit dont dispose l'acheteur, sur la base de la demande de credit. Si le credit est approuve, l'acheteur est accredite par attribution d'un identificateur. Un mot de passe est ensuite produit pour l'acheteur. L'identificateur et le mot de passe sont memorises dans la base de donnees. Le mot de passe est ensuite envoye a l'acheteur a l'aide du reseau. En application, l'acheteur doit utiliser le mot de passe pour lancer des transactions sur le reseau. De plus, l'acheteur se voit attribuer une carte portant l'identificateur..

#### Legal Status

Type	Pub. Date	Kind	Text
Publication	20010628	A2	Without international search report and to be republished upon receipt of that report.
Examination	20011018		Request for preliminary examination prior to end of 19th month from priority date
Declaration	20011122		Late publication under Article 17.2a
Republication	20011122	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

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00739972

#### TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS

PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

**Patent Applicant/Patent Assignee:**

- **TRADE FINANCE SERVICE CORPORATION**; Suite 505, 90 John Street, New York, NY 10038  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200052555	A2-A3	20000908
Application	WO	2000US5644		20000303
Priorities	US	99264171		19990305

#### English Abstract:

A simplified trade finance method particularly for international trade in goods and services, a "traded product", can employ one, or preferably two, novel, modified bills of exchange (1oE, 2oE). A first bill of exchange (1oE), which is a payment draft, is executed by a buyer (62), and returned to seller (60) prior to release of the traded product by seller (60). Seller (60) can obtain credit verification of the first bill of exchange (1oE), if necessary, before releasing the traded product, protecting seller (60) from failure of the buyer (62) to pay. The first bill of exchange (1oE) can be dormant and non-negotiable until activated by an event agreeable to a buyer (62), for example, release of the product. Buyer (62) is thus protected against seller (60) delaying or failing to ship the traded product after having received a payment instrument from the buyer (62).

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00907107

# **SYSTEM AND METHOD FOR ISSUING AND MANAGING A PORTFOLIO OF CREDIT INSURANCE POLICIES**

SYSTEME ET PROCEDE PERMETTANT D'ETABLIR ET DE GERER UN PORTEFEUILLE DE POLICES D'ASSURANCE-CREDIT

**Patent Applicant/Inventor:**

- **BRETVIN Gunnar**

Asaveien 22, N-0362 Oslo; NO; NO(Residence); NO(Nationality);

	Country	Number	Kind	Date
Patent	WO	200241213	A1	20020523
Application	WO	2001NO456		20011116
Priorities	NO	20005848		20001117

## **English Abstract:**

A system embodied as a credit insurance company (103) for calculating and generating credit insurance policies is connected in a data communication network (120) and comprises interfaces providing links to one or more market places (101) offering financial services to customers and lenders, to at least one external database (109) providing information relating to market place(s) to customers (107) and lenders (108) operating independently thereof, and to at least one settlement handling system (106). A method in the system comprises steps for receiving information from a market place, or an independent lender and relating to a customer applying for a loan, accessing information relating to the customer, determining a customer's borrowing capacity, issuing an umbrella credit insurance policy for an amount corresponding to the determined borrowing capacity, and determining terms relating to the issued policy.

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00933152

# **EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES**

SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES, FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES

**Patent Applicant/Patent Assignee:**

- **THE CRAWFORD GROUP INC;** 600 Corporate Park Drive, St. Louis, MO 63105  
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(For all designated states except: US)
- **WEINSTOCK Timothy Robert;** 1845 Highcrest Drive, St. Charles, MO 63303  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **DE VALLANCE Kimberly Amm;** 2037 Silent Spring Drive, Maryland Heights, MO 63043  
US; US(Residence); US(Nationality)  
(Designated only for: US)
- **HASELHORST Randall Allan;** 1016 Scenic Oats Court, Imperial, MO 63052  
US; US(Residence); US(Nationality)



- (Designated only for: US)
- **KENNEDY Craig Stephen**; 9129 Meadowglen Lane, St. Louis, MO 63126  
US; US(Residence); US(Nationality)  
(Designated only for: US)
  - **SMITH David Gary**; 10 Venice Place Court, Wildwood, MO 63040  
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(Designated only for: US)
  - **TINGLE William T**; 17368 Hilltop Ridge Drive, Eureka, MO 63025  
US; US(Residence); US(Nationality)  
(Designated only for: US)
  - **KLOPFENSTEIN Anita K**; 433 Schwarz Road, O'Fallon, IL 62269  
US; US(Residence); US(Nationality)  
(Designated only for: US)

#### Patent Applicant/Inventor:

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1845 Highcrest Drive, St. Charles, MO 63303; US; US(Residence); US(Nationality); (Designated only for: US)
- **DE VALLANCE Kimberly Amm**  
2037 Silent Spring Drive, Maryland Heights, MO 63043; US; US(Residence); US(Nationality);  
(Designated only for: US)
- **HASELHORST Randall Allan**  
1016 Scenic Oats Court, Imperial, MO 63052; US; US(Residence); US(Nationality); (Designated only for: US)
- **KENNEDY Craig Stephen**  
9129 Meadowglen Lane, St. Louis, MO 63126; US; US(Residence); US(Nationality); (Designated only for: US)
- **SMITH David Gary**  
10 Venice Place Court, Wildwood, MO 63040; US; US(Residence); US(Nationality); (Designated only for: US)
- **TINGLE William T**  
17368 Hilltop Ridge Drive, Eureka, MO 63025; US; US(Residence); US(Nationality); (Designated only for: US)
- **KLOPFENSTEIN Anita K**  
433 Schwarz Road, O'Fallon, IL 62269; US; US(Residence); US(Nationality); (Designated only for: US)

	Country	Number	Kind	Date
Patent	WO	200267175	A2	20020829
Application	WO	2001US51437		20011019
Priorities	US	2000694050		20001020

#### English Abstract:

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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA

PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAÎNE  
D'APPROVISIONNEMENT FONDÉE SUR LE RÉSEAU ET PROCÉDÉ ASSOCIÉ

**Patent Applicant/Patent Assignee:**

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304  
US; US(Residence); US(Nationality)

	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

**Subject search: 09/813745: non patent literature; abstracts/bibliographic**

Set	Items	Description
S1	13476	(FIRST OR 1ST OR PRIMARY OR INITIAL OR INCEPTION OR INITIAL OR INAUGURAL)(2N)(LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT))(INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L OR (-SAVING OR SAVINGS OR CHECKING)(ACCOUNT OR ACCOUNTS) OR CREDIT)(UNION OR UNIONS))
S2	279581	LOAN OR LOANS OR (LEND??? OR BORROW???) (2N)(MONEY OR MONIES OR CASH) OR CREDIT OR EXTEND??? (2N)CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE - OR HOME)(LOAN OR LOANS)
S3	1870	((FUNDS OR MONEY OR MONIES OR MONETARY OR CASH)(5N)(DEBT?(-)INSTRUMENT? ? OR BOND? ? OR BILL? ? OR COMMERCIAL)PAPER OR -BANKER? ?)(ACCEPTANCE? ? OR CD OR GIC OR (CREDIT OR BANK OR DEBT)(NOTE? ?))(3N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME)(LOAN OR LOANS))
S4	19555	(ANOTHER OR OTHER OR SECOND OR 2ND OR ALTERNATE OR ALTERNATES OR ALTERNATIVE OR ALTERNATIVES OR ADDITIONAL OR SEPARATE - OR INTERMEDIARY)(4N)(COMMERCIAL(2N)FINANCIAL)(OFFICE OR OFFICES OR ORGANIZATION OR ORGANIZATIONS OR BROKER? ?) OR FSO OR -FSOS OR LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (CREDIT)CARD OR FINANCIAL OR INSURANCE)(INSTITUTION OR INSTITUTIONS OR ISSUER OR ISSUERS OR COMPANY OR COMPANIES OR BROKER? ?-))
S5	519396	INDEMNIFICATION OR INDEMNITY OR RESTITUTION OR (COMPENSATORY OR EXEMPLARY)(DAMAGES OR RECONCILE OR SATISFACTION OR BONDED OR INSUR??? OR INSURANCE OR (REMEDY OR COVER???) (5N)(FAILURE OR SHORTFALL OR SHORT(FALL) OR BACKUP OR BACK)UP OR GUARANTEE??? OR ASSUM?(2N)(LIABILITY OR RESPONSIBILITY) OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWRIT??? OR RISK(MANAGEMENT OR WARRANTY OR WARRANTEE OR WARRANTYS OR WARRANTEES OR -WARRANTIES
S6	3638	(MONITOR? OR CHECK? OR CONTROL? OR FOLLOW? OR OBSERVE? OR -OVERSEE? OR SUPERVISE OR TRACK?)(2N)(LOAN OR LOANS OR CREDIT - OR MORTGAGE OR MORTGAGES)
S7	11685	(ADMINISTER OR CONDUCT? OR CONTROL? OR DIRECT? OR EXECUTE? OR GOVERN? OR RENDER? OR RUN? OR SUPERINTEND? OR SUPERVISE)(2N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)
S8	3501	S1(S)S2
S9	300	S8(S)S4
S10	15	S9(10N)S5
S11	14	S10 NOT PY>2001
S12	14	RD (unique items)
S13	3	S8(S)S3
S14	2	S13 NOT PY>2001
S15	2	RD (unique items)
S16	22	S4(S)(S6 AND S7)
S17	3	S16 AND S5
S18	3	S17 NOT (S12 OR S15)
S19	3	S18 NOT PY>2001
S20	3	RD (unique items)
S21	3036	S4(S)S5
S22	25	S21(S)S8
S23	11	S22 NOT (S20 OR S12 OR S15)
S24	9	S23 NOT PY>2001
S25	8	RD (unique items)

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12/3,K/1 (Item 1 from file: 35)  
DIALOG(R)File 35: Dissertation Abs Online  
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745372 ORDER NO: AAD81-09690

**THE IMPACT OF COMMERCIAL BANK UNDERWRITING ON THE INTEREST COST OF MUNICIPAL REVENUE BONDS**

**Author:** LEONARD, PAUL ALAN

**Degree:** PH.D.

**Year:** 1980

**Corporate Source/Institution:** UNIVERSITY OF OREGON ( 0171 )

**Source:** Volume 4112A of Dissertations Abstracts International.

PAGE 5162 . 154 PAGES

...can perform the distribution function better because of superior knowledge about the demand for securities. **Second, banks** may reduce interest costs if more intense **underwriter** competition improves the quality or lowers the price of investment banking services. The impact of...

12/3,K/2 (Item 1 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
(c) 2007 The New York Times. All rights reserved.  
01171218 **NYT Sequence Number:** 056899821230

**(First National Bank of Chicago says it and 25 other banks have signed three-year, \$450 million credit agreement with five Mexican banks for purchase of US farm products. Loan will be guaranteed by Commodity Credit Corp. More than half the \$450 million will come from First National (S).)**

Associated Press

New York Times , Col. 6 , Pg. 9 , Sec. 4

Thursday December 30 1982

**...year, \$450 million credit agreement with five Mexican banks for purchase of US farm products. Loan will be guaranteed by Commodity Credit Corp. More than half the \$450 million will come from First National (S).)**

12/3,K/3 (Item 2 from file: 474)  
DIALOG(R)File 474: New York Times Abs  
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01142582 **NYT Sequence Number:** 028263820420

**(Commodity Credit Corp will soon pay US banks additional \$138 million as reimbursement for federally guaranteed loans to Poland that are overdue. Reports bulk of amount will be paid to First National Bank (Chicago, Ill), Bank of America, Marine Midland and Girard Bank (Philadelphia, Pa) (S).)**

KING, SETH S

New York Times , Col. 1 , Pg. 1 , Sec. 4

Tuesday April 20 1982

**(Commodity Credit Corp will soon pay US banks additional \$138 million as reimbursement for federally guaranteed loans to Poland that are overdue. Reports bulk of amount will be paid to First National...**

12/3,K/4 (Item 3 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00635444 **NYT Sequence Number:** 097789751019

**(Chase Manhattan chmn David Rockefeller, First Natl City Bank chmn Walter B Wriston and Morgan Guaranty Trust chmn Elmore C Patterson warn Cong that NYC default could adversely affect internatl money mkt. Urge passage of legis to ease fiscal crisis, Sen Banking Com hearing. Rockefeller, in int, cites recent decline in value of dollar as probably indication of anxiety over city's fiscal problem. BankAmerica pres A W Clausen also urges Fed aid for city. Recommends creation of new Fed agency, which would serve municipalities as a lender of last resort and help revive faltering mkt in other cities' bonds. Phila Savings Bank pres Stewart Rauch Jr, Dime Savings Bank of NY pres Harry W Albright Jr and Bowery Savings Bank pres Morris D Cranford echo similar sentiments. Com chmn Sen William Proxmire says he is convinced only Fed loan guarantees can insure city access to money mkts, and that com will act on legis. Sen Edward Brooke assails 'stampede psychology' by those seeking aid for NYC. Mayor Abraham Beame tells com city will default by end of '75 unless it receives Fed aid, and that his budgetary reforms constitute revolution in soc and pol life of city. New Orleans Mayor Moon Landrieu says campaign to aid NYC is unconstructive and divisive. Opposes easing of Fed bankruptcy laws to facilitate munic bankruptcy (L).)**

TOLCHIN, MARTIN

New York Times , Col. 8 , Pg. 1

Sunday October 19 1975

**...Cranford echo similar sentiments. Com chmn Sen William Proxmire says he is convinced only Fed loan guarantees can insure city access to money mkts, and that com will act on legis. Sen Edward Brooke...**

12/3,K/5 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01101801 **NYT Sequence Number:** 001031780123

**(Group of banks headed by Chase Manhattan Ltd lends \$250 million to Polish enterprise Kombinat Gorniczo-Hutniczy Miedzi W Lubinie to help finance its \$1.4-billion development of copper mine at Sieroswice. Other banks participating in loan are Bank of Montreal, Citicorp International Group, First Pennsylvania Bank, National Westminster Bank Ltd, Bank of America International Ltd, Bankers Trust International Ltd, Barclays Bank Ltd and Orion Bank Ltd. Loan is guaranteed by Bank Handlowy W Warszawie SA (S).)**

Wall Street Journal , Col. 1 , Pg. 17

Monday January 23 1978

**...of America International Ltd, Bankers Trust International Ltd, Barclays Bank Ltd and Orion Bank Ltd. Loan is guaranteed by Bank Handlowy W Warszawie SA (S).)**

12/3,K/6 (Item 2 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01090973 **NYT Sequence Number:** 009690770209

**(US and foreign commercial banks have reptonly oversubscribed \$120 million syndicated loan to Bank of Taiwan. Loan, guaranteed by Repub of China govt, described. US banks include Bankers Trust Co, Citibank, Chem Bank, Bank of Amer, First Natl Bank in Dallas and Wells Fargo Bank. Other banks are in US, Canada, Japan, Switzerland and Hong Kong (S).)**

Wall Street Journal , Col. 2 , Pg. 4

Wednesday February 9 1977

**(US and foreign commercial banks have reptonly oversubscribed \$120 million syndicated loan to Bank of Taiwan. Loan, guaranteed by Repub of China govt, described. US banks include Bankers Trust Co, Citibank, Chem Bank...**

12/3,K/7 (Item 3 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01089856 **NYT Sequence Number:** 008573770301

**(Korea Electric Co obtains a 7-yr \$132.9 Million Eurodollar loan from 1st Natl Bank of Chicago's London affiliate 1st Chicago Asia Merchant Bank and several other banks as part of a \$698.5 Million financing package for construction of Korea Electric's 3d nuclear power station. Interest on loan is 2.125% above interbank Eurodollar rate. Other parts of package include \$131.5 Million from US Export-Import Bank, \$117 million from Private Export Funding Corp, a \$116 million guarantee from Brit's Export Credit Guarantee Dept, local bank financing of \$194.3 Million and a \$6.8 Million credit from Gen Electric Co Ltd. Main suppliers for project are Westinghouse Electric Corp and Gen Electric Co Ltd of Britain's unit GEC Turbine Generators Ltd. Other managers of Eurodollar loan listed (S).)**

Wall Street Journal , Col. 2 , Pg. 39

Tuesday March 1 1977

**...from US Export-Import Bank, \$117 million from Private Export Funding Corp, a \$116 million guarantee from Brit's Export Credit Guarantee Dept, local bank financing of \$194.3 Million and a \$6.8 Million credit from...**

12/3,K/8 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09334228

**Citibank will neue Filialen an freie Unternehmer vergeben**

GERMANY: CITIBANK PLAN FRANCHISING SYSTEM

Handelsblatt ( HT ) 28 Jul 2000 p.1,14

**Language:** GERMAN

...Citigroup subsidiary will determine the product range and prices <interest rates>. The bank will also **assume liability** for savings deposits and **credit** risk. Germany's Federal Banking Supervisory Office still has to approve the plan. If the...

12/3,K/9 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09255195

**Taiwan Insurers Offer Low-Cost Housing Loans To Compete With Banks**

TAIWAN: HOUSING LOANS OFFERED BY INSURERS

The Taiwan Economic News ( AMH ) 14 Mar 2000 Online

**Language:** ENGLISH

**Insurance** firms in Taiwan are offering housing **loans** at a low-interest of 8% for the first 10 years, which is almost the... ..ones offered by commercial banks in the country. This opens the way for competition between **insurance** companies and banks. For example, Hua Nan Commercial **Bank**, Taiwan Cooperative **Bank** and **First Commercial Bank** offer general housing loans at an overall interest rate of 0.5 percentage point higher... ..an interest rate of 7.56% for the first 10 years. Apart from just providing **loans**, the **insurance** companies offer certain services for free. For example, Nan Shan Life **Insurance** offers its housing **loan** applicants a 20-year fire **insurance** policy for free. Besides that, **other insurance companies** also offer services such as fixed preferential rates for initial two years, government staffs are...

12/3,K/10 (Item 3 from file: 583)

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06146113

**Korea First Bank Participates in An Int'l Loan Syndicate to China**

CHINA: KOREA FIRST BANK SIGNS INTERNATIONAL LOAN

Korea Economic Weekly ( XBG ) 17 Apr 1995 P.23

**Language:** ENGLISH

...year grace period and repayment of the loan will begin from the sixth year. The **loan** is under partial

**guarantee** from the World Bank.

12/3,K/11 (Item 4 from file: 583)  
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06098362

**Bayerishce Landesbank sees US\$ 100 mn in assets**

MALAYSIA: 2ND GERMAN BANK JOIN LABUAN IOFC  
Business Times Malaysia ( XAR ) 09 Jan 1995 p.5

**Language:** ENGLISH

...finance, securities investment and trading, foreign exchange and deposits, international trade finance, extension of offshore **guarantees** and also standby letters of **credit**, to name a few. The government is encouraging banks from all over the world to...

12/3,K/12 (Item 5 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
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06000473

**Mortgage arrears 'down 25%'**

UK: FALL IN HOUSEHOLDS WITH MORTGAGE ARREARS  
Financial Times ( FT ) 14 Jun 1994 p. 16

**Language:** ENGLISH

...journal. The annual survey breaks down the figures on repossessions and arrears by type of **lender** for the **first** time, revealing that **insurers**, building societies and banks all have arrears around the 5% mark. However, centralised lenders' arrears...

12/3,K/13 (Item 6 from file: 583)  
DIALOG(R)File 583: Gale Group Globalbase(TM)  
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05210481

**BANCASSURANCE: La Banque vaudoise de credit se lance/**

SWITZERLAND - LA BANQUE VAUDOISE MOVES INTO BANCASSURANCE  
Journal De Geneve ( JDG ) 15 July 1992 p7

**Language:** French

Banque vaudoise de **credit** (BVC) will sell life **insurance** products from its counters. It has concluded a co-operation agreement with Suisse assurances, Vaudoise...

12/3,K/14 (Item 7 from file: 583)  
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03700103

**COMMERCIAL BANK EARNINGS FALL IN SECOND QTR 1990**

US - COMMERCIAL BANK EARNINGS FALL IN SECOND QTR 1990  
International Herald Tribune ( IHT ) 7 September 1990 p15

...USDlr5.3 bil, down 24% on the corresponding period in 1989, according to Federal Deposit **Insurance**. This was attributed to higher provisions set aside for expected **credit** losses. In first half 1990, bank earnings totalled USDlr11.6 bil, a fall of 18...

+++++

15/3,K/1 (Item 1 from file: 475)  
DIALOG(R)File 475: Wall Street Journal Abs  
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01041865 **NYT Sequence Number:** 003453750929

**(Article on favorable investor acceptance of pub offering of \$50 million of 9 1/8% mortgage-backed bonds by Calif Fed Savings & Loan Assn, 1st such offering by savings and loan assn to tap public capital mkts. Mortgage-backed bonds seen by several money mkt analysts as instrument**

that savings and loan assns can use to offset recurrences of disintermediation among investors. Standard & Poor's grant of top Triple-A credit rating to issue, because of substantial amount of mortgages securing bonds, discussed. First Fed Savings & Loan Assn, Rochester, sr vp and treas J J Connolly discusses assn's previous private placement of similar mortgage-backed bonds (M).)

ROCHE, PETER B

Wall Street Journal , Col. 2 , Pg. 17

Monday September 29 1975

(Article on favorable investor acceptance of pub offering of \$50 million of 9 1/8% mortgage-backed bonds by Calif Fed Savings & Loan Assn, 1st such offering by savings and loan assn to tap public capital mkts. Mortgage-backed bonds seen by several money mkt analysts as instrument that savings and loan assns can use to offset recurrences of disintermediation among investors. Standard & Poor's grant of top Triple-A credit rating to issue, because of substantial amount of mortgages securing bonds, discussed. First Fed Savings & Loan Assn, Rochester, sr vp and treas J J Connolly discusses assn's previous private placement of similar mortgage-backed bonds (M).)

15/3,K/2 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09456306

#### **BANQUE**

FRANCE: SOCIITI GINIRALE PRESENTS DEFI

Les Echos ( LE ) 06 Feb 2001 p.23

**Language:** FRENCH

...is composed of a staff of 3,250 (including 50% in Europe), dedicated to syndicated **loans**, specialised financing, **cash** operations, bank debt securitization, and **bonds**. SociZtZ GZnZrale is the **first bank** in France to adapt itself to the expansion of financial markets resulting from the introduction...

+++++

20/3,K/1 (Item 1 from file: 583)

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09097895

#### **Appeal court blow to car hire deals**

UK: CAR HIRE DEALS DO NOT COMPLY WITH LAW

Daily Telegraph ( DT ) 04 May 1999 p.29

**Language:** ENGLISH

...court of appeal found that because the motorist received goods without having to pay the **credit** must be **controlled** by the act. Bills from car hire firms to the **other** driver's **insurance company** were unenforceable. \*

20/3,K/2 (Item 2 from file: 583)

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04966234

#### **Trying times**

SWEDEN - SE BANKEN PROFILED

Financial Times (C) 1992 ( FT ) 23 March 1992 pII

...of a deregulated banking environment, the economic downturn, and in some cases, rather lax credit **controls**. As a result of these credit losses, S-E Banken's operating profit fell by...

20/3,K/3 (Item 3 from file: 583)

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02970059

#### **US BANKS'UNITS GRANT LOANS**

CHINA - US BANKS'UNITS GRANT LOANS

Wall Street Journal Europe ( WSJ ) 12 October 1989 p9



...foreign bank lending to China. BT Asia has now arranged a five year USD1r50 mil **loan** to Shortridge, **controlled** by China International Trust & Investment, which will go towards Shortridge's purchase of a telecommunications satellite. Chase Manhattan Asia (Hong Kong), part of the Chase Manhattan group, is the **other lender** having arranged to **underwrite** a USD1r50 mil loan to China Resources (Holdings), leading Chinese trading group.

25/3,K/1 (Item 1 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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01313625 ORDER NO: AAD93-30253

**ESSAYS ON BANKING THEORY AND POLICY IMPLICATIONS (LIQUIDITY SHOCKS, INTERBANK MARKET)**

**Author:** QI, JIANPING

**Degree:** PH.D.

**Year:** 1993

**Corporate Source/Institution:** WASHINGTON UNIVERSITY ( 0252 )

**Source:** Volume 5406A of Dissertations Abstracts International.

PAGE 2220 . 135 PAGES

...thesis consists of three separate but related essays, examining the economic roles of depository institutions (**banks**).

The **first** essay (Chapter 2) integrates Diamond and Dybvig's (1983) banking model with Samuelson's (1958) consumption-**loan** model. A bank functions as a social compact to facilitate intergenerational transfers. As a result... ..the bank is dropped, the bank still achieves interest rate smoothing and provides depositors with **insurance** against private preference shocks. The bank allocation is not a competitive equilibrium of simple decentralized... ..Dybvig's one-generation model. Consequently, suspension of convertibility may not prevent bank runs. Deposit **insurance** or a commitment to government intervention is arguably the only way to maintain **bank** stability.

The **second** essay (Chapter 3) models a productive economy with individual and aggregate liquidity shocks and inside...

25/3,K/2 (Item 1 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00699536 **NYT Sequence Number:** 060372760207

**(Officers of 4 major banks testify at NYS Assembly Com on Human Rights hearing that in their opinion Arab countries are boycotting Israel for econ, and not racial or religious reasons. Say that therefore they continue to process lrs of credit for shipments of goods to Arab countries despite widespread protest that boycott is anti-Semitic. Identify lrs of credit from their files to which are attached certification that goods involved were not manufactured, shipped or insured by anyone connected with Israel and acknowledge that examples are typical. Contend lrs do not violate Fed or state anti-bias laws. Lrs come from files of Chase Manhattan, First Natl City Bank, Bankers Trust and Chemical Bank. Edwin Batch, assoc counsel of Chemical Bank, says bank's procedures are consistent with distinction drawn by US Govt between actions which discriminate against US firms and citizens on basis of race, color, religion, sex or natl origin and separate and distinct issue of Arab boycott against Israel. Com counsel Howard Squadron asks Hans H Angermueller, sr vp and general counsel of First Natl City Bank, if he knew that Phil Silvers and Shelly Winters were on Arab blacklist. Angermueller says he did not know who was on list, never having seen it. Other bank officers also say they did not see blacklist. There are, in addition to Batch, Richard A Fenn, vp of internatl dept of Chase Manhattan, and Albert Bellino, vp of Bankers Trust Co (M).)**

ASBURY, EDITH EVANS

New York Times , Col. 6 , Pg. 19

Saturday February 7 1976

**...and not racial or religious reasons. Say that therefore they continue to process lrs of credit for shipments of goods to Arab countries despite widespread protest that boycott is anti-Semitic. Identify lrs of credit from their files to which are attached certification that goods involved were not manufactured, shipped or insured by anyone connected with Israel and acknowledge that examples are typical. Contend lrs do not violate Fed or state anti-bias laws. Lrs come from files of Chase Manhattan, First Natl City Bank, Bankers Trust and Chemical Bank. Edwin Batch, assoc counsel of Chemical Bank, says bank's... ..Israel. Com counsel Howard Squadron asks Hans H**

**Angermueller, sr vp and general counsel of First Natl City Bank, if he knew that Phil Silvers and Shelly Winters were on Arab blacklist. Angermueller says he did not know who was on list, never having seen it. Other bank officers also say they did not see blacklist. There are, in addition to Batch, Richard...**

25/3,K/3 (Item 2 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00641168 **NYT Sequence Number:** 103513750128

**(AT&T record offering of \$600-million in new debt was priced tentatively on Jan 27 at levels below last Nov's original financing that was withdrawn after Justice Dept filed antitrust suit. Stands to save estimated \$13.5-million in interest payments over life of issue. Underwriters led by Salomon Bros are expected to offer publicly \$300-million of 7-yr notes carrying 7 3/4% interest coupons at price of 100. Number of major banks continue to cut their prime rates to 9 1/2% level, following lead of several major insts on Jan 24. Among banks lowering rates to their corporate clients were Chase Manhattan, Irving NYC, and First NYC and First Natl Bank of Chicago. Prime, as result of downward pressure on short-term rates applied originally by Fed Reserve is expected to decline to 8 1/2% area by end of Feb, and to keep falling until this summer. Fed on Jan 27 was active in credit mkt on eve of Treasury's qrlly refunding operation, twice injecting temporary reserves into banking system. Nation's money mgr took action when Fed funds, or overnight reserves that banks lend each other, were trading at 7 3/16%. Expectation is for Fed to maintain Federal funds rate at around 7% in its 'even keel' function this wk. Treas will begin its \$5.5-billion financing, which includes raising of \$1.95-billion in new cash, in 1st of 3 consecutive daily auctions. Total of \$3.6-billion in existing notes matures Feb 15 (S).)**

VARTAN, VARTANIG G

New York Times , Col. 8 , Pg. 43

Tuesday January 28 1975

**...suit. Stands to save estimated \$13.5-million in interest payments over life of issue. Underwriters led by Salomon Bros are expected to offer publicly \$300-million of 7-yr notes... ...lowering rates to their corporate clients were Chase Manhattan, Irving NYC, and First NYC and First Natl Bank of Chicago. Prime, as result of downward pressure on short-term rates applied originally by... ...Feb, and to keep falling until this summer. Fed on Jan 27 was active in credit mkt on eve of Treasury's qrlly refunding operation, twice injecting temporary reserves into banking system. Nation's money mgr took action when Fed funds, or overnight reserves that banks lend each other, were trading at 7 3/**

25/3,K/4 (Item 3 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00470566 **NYT Sequence Number:** 037596740608

**(First Natl City Bank and several other NY banks belonging to NY Clearing House Assn have reptydly submitted to Fed Reserve Bd a plan to aid Franklin Natl Bank. Plan, if implemented, would require clearance from Justice Dept, indicating it may involve purchase of some of Franklin's assets. Plan reptydly could also involve guarantees by NY banks of financial support for Franklin, and/or granting long-term loan to Franklin. Clearing House members listed (M).)**

Reuters

New York Times , Col. 8 , Pg. 39

Saturday June 8 1974

**(First Natl City Bank and several other NY banks belonging to NY Clearing House Assn have reptydly submitted to Fed Reserve Bd a plan... ...it may involve purchase of some of Franklin's assets. Plan reptydly could also involve guarantees by NY banks of financial support for Franklin, and/or granting long-term loan to Franklin. Clearing House members listed (M).)**

25/3,K/5 (Item 4 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00394570 **NYT Sequence Number:** 049910731103

**(8 major NYC met area banks on Nov 3 agree to repay auto-loan customers over \$100,000 in fees that NYS says banks used for other than stated purpose; 5 banks say they entered into**

agreements on Aug 15 with NYS Atty Gen Lefkowitz to discontinue practice and make refunds rather than face litigation; Lefkowitz says 3 LI banks had previously made similar agreements; disputed practice involves \$3 fees collected by banks to cover costs of filing notices with Motor Vehicles Dept that mortgages existed on autos; spokesmen for some banks say controversy arose over difference in interpretation of Motor Vehicle Laws regulating levying of fee; some banks admit they are in error; other banks assert they made agreement with Lefkowitz to avoid prosecution; agreements with banks culminate 16-mo investigation by NYS Consumer Frauds and Protection Bur; Lefkowitz, in lr sent to all banks in NYS, says some banks have used fee to purchase more ins on cars involved; says others kept money as 'official fees'; banks that agree to make restitution are Security Natl Bank of Huntington, LI, Natl Bank of North Amer, First Natl Bank of Bay Shore, LI, Chase Manhattan Bank, Bank of Smithtown (LI), and Franklin Natl Bank; other banks involved in agreement include Marine Midland and Security Natl banks in Manhattan)

New York Times , Col. 5 , Pg. 33

Saturday November 3 1973

(8 major NYC met area banks on Nov 3 agree to repay auto-loan customers over \$100,000 in fees that NYS says banks used for other than stated purpose; 5 banks say they entered into agreements on Aug 15 with NYS Atty Gen Lefkowitz to discontinue... ..fees collected by banks to cover costs of filing notices with Motor Vehicles Dept that mortgages existed on autos; spokesmen for some banks say controversy arose over difference in interpretation of Motor Vehicle Laws regulating levying of fee; some banks admit they are in error; other banks assert they made agreement with Lefkowitz to avoid prosecution; agreements with banks culminate 16-mo... ..on cars involved; says others kept money as 'official fees'; banks that agree to make restitution are Security Natl Bank of Huntington, LI, Natl Bank of North Amer, First Natl Bank of Bay Shore, LI, Chase Manhattan Bank, Bank of Smithtown (LI), and Franklin Natl Bank; other banks involved in agreement include Marine Midland and Security Natl banks in Manhattan)

25/3,K/6 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01128651 NYT Sequence Number: 010636791023

(US Export-Import Bank will broaden its guarantees on commercial bank export credits Nov 1. Says its guarantees will be available to cover 100% of losses resulting from political risks. Adds US exporters will generally be required to assume at least 10% of the commercial losses. In separate action, Export-Import Bank approves \$12.4 million in credit lines to two Israeli banks. Bank Leumi receives \$6.4 Million loan, while First International Bank of Israel may use as much as \$6 million in Export-Import Bank funds (S).)

Wall Street Journal , Col. 5 , Pg. 36

Tuesday October 23 1979

(US Export-Import Bank will broaden its guarantees on commercial bank export credits Nov 1. Says its guarantees will be available to cover 100% of losses resulting from political risks. Adds US exporters will generally be required to assume at least 10% of the commercial losses. In separate action, Export-Import Bank approves \$12.4 million in credit lines to two Israeli banks. Bank Leumi receives \$6.4 Million loan, while First International Bank of Israel may use as much as \$6 million in Export-Import Bank funds (S).)

25/3,K/7 (Item 1 from file: 583)

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06473793

**VielUkin liikaa pankkeja**

FINLAND: YET TOO MANY BANKS

TalouselUmU ( XFI ) 23 May 1997 p.22

**Language:** FINNISH

...competitive by Nordic standards. However, the magazine points out that the good performance of Merita Bank in the first quarter of 1997 'has been built on sand'. Since the bank crisis Merita Bank along with the other Finnish banks have been making profit by boosting securities profits and reducing bad debts. However, it will... ..over the next 2-3 years, although the economy is in an upswing and the credit portfolio is growing. He further argues that there would be room for one or two... ..banks and the 'rebellious cooperative banks' will ultimately result in the latter joining the savings banks. On the other hand, Postipankki is not likely to be able to shift to the joint European currency on its own nor cope with the more intensive

competition. Moreover, alliances between banks and **insurance** companies are beginning to lose some of their attractiveness.

25/3,K/8 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06051051

**KWIT To Get Ahead**

POLAND: KWIT COMMERCIAL PAPERS LAUNCHED

The Warsaw Voice ( WWV ) 11 Sep 1994 p.F1

**Language:** ENGLISH

ING Bank Warsaw is the **first bank** in Poland to issue Term Commercial Investment Bills of Exchange, KWIT, similar to commercial papers in Western countries. ING Bank is the dealer and organiser of the short-term **loans**, while the issuers are PepsiCo Poland and PepsiCo Trading. For PepsiCo, which is **guaranteeing** it, the ZI 550bn issue is the first one outside the US. It serves to raise working capital for the group's Polish operations at a rate cheaper than bank **loans**. ING **Bank** has announced **another** KWIT issue on behalf of Lever Polska. It will be the Unilever group's third...

subject Search: 09/813745; non patent literature; full text #1

Set	Items	Description
S1	152442	S (FIRST OR 1ST OR PRIMARY OR INCEPTION OR INITIAL OR INAUGURAL) (2N) (LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) () (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS (1W) LOAN? OR S (1W) L OR (SAVING OR SAVINGS OR CHECKING) () (ACCOUNT OR ACCOUNTS) OR CREDIT () (UNION OR UNIONS))
S2	3623696	S LOAN OR LOANS OR (LEND??? OR BORROW???) (2N) (MONEY OR MONIES OR CASH) OR CREDIT OR EXTEND??? (2N) CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME) () (LOAN OR LOANS)
S3	3516	S ((FUNDS OR MONEY OR MONIES OR MONETARY OR CASH) (5N) (DEBT? () INSTRUMENT? ? OR BOND? ? OR BILL? ? OR COMMERCIAL () PAPER OR BANKER? ? () ACCEPTANCE? ? OR CD OR GIC OR (CREDIT OR BANK OR DEBT) () NOTE? ?)) (3N) (LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME) () (LOAN OR LOANS))
S4	447788	S (ANOTHER OR OTHER OR SECOND OR 2ND OR ALTERNATE OR ALTERNATES OR ALTERNATIVE OR ALTERNATIVES OR ADDITIONAL OR SEPARATE OR INTERMEDIARY) (4N) (COMMERCIAL (2N) FINANCIAL () (OFFICE OR OFFICES OR ORGANIZATION OR ORGANIZATIONS OR BROKER? ?) OR FSO OR FSOS OR LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (CREDIT () CARD OR FINANCIAL OR INSURANCE) () (INSTITUTION OR INSTITUTIONS OR ISSUER OR ISSUERS OR COMPANY OR COMPANIES OR BROKER? ?))
S5	6123128	S INDEMNIFICATION OR INDEMNITY OR RESTITUTION OR (COMPENSATORY OR EXEMPLARY) () DAMAGES OR RECONCILE OR SATISFACTION OR BONDED OR INSUR??? OR INSURANCE OR (REMEDY OR COVER???) (5N) (FAILURE OR SHORTFALL OR SHORT () FALL) OR BACKUP OR BACK () UP OR GUARANTEE??? OR ASSUM? (2N) (LIABILITY OR RESPONSIBILITY) OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT??? OR RISK () MANAGEMENT OR WARRANTY OR WARRANTEE OR WARRANTYS OR WARRANTEES OR WARRANTIES
S6	65208	S (MONITOR? OR CHECK? OR CONTROL? OR FOLLOW? OR OBSERVE? OR OVERSEE? OR SUPERVISE OR TRACK?) (2N) (LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)
S7	116663	S (ADMINISTER OR CONDUCT? OR CONTROL? OR DIRECT? OR EXECUTE? OR GOVERN? OR RENDER? OR RUN? OR SUPERINTEND? OR SUPERVISE) (2N) (LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)
S8	17522	S S1 (5N) S2
S9	533	S S8 (10N) S4
S10	49	S S9 (10N) S5
S11	0	S S10 AND (S6 AND S7)
S12	0	S S11 AND (S6 OR S7)
S13	18	S S10 NOT PY>2001
S14	16	RD (unique items)
S15	601	S S4 (10N) S6
S16	105	S S15 (10N) S7
S17	0	S S8 (10N) S16
S18	1	S S8 AND S16
S19	4	S S8 (10N) S3
S20	3	S S19 NOT PY>2001
S21	3	S S19 AND S20
S22	35606	S S4 (5N) S5
S23	17	S S22 (5N) S8
S24	5	S S23 NOT (S21 OR S18 OR S14)
S25	2	S S24 NOT PY>2001
S26	2	RD (unique items)
S27	4	S S8 (10N) S3
S28	3	S S27 NOT PY>2001
S29	3	RD (unique items)
S30	0	S S29 NOT (S26 OR S21 OR S18 OR S14)
S31	105	S S15 (5N) S16
S32	0	S S8 (5N) S31
S33	1	S S8 AND S31

; show files

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14/3,k/1

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17905658 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**National Bancshares Corporation Finishes First Half on a Positive Note**

PR NEWSWIRE

July 20, 2001

**Journal Code:** WPRW    **Language:** English    **Record Type:** FULLTEXT

**Word Count:** 670

...owned subsidiary of First National Bank. First Kropf Title will be used to initiate title **insurance** policies and close **mortgage loans** originated by **First National Bank**. This service will generate **additional** non-interest income for First National.

Press releases regarding corporate matters, products, services and staff...

14/3,K/2 **Links**

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15183965 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Concerns raised over Russian-Ukrainian power grid merger plan**

BBC MONITORING INTERNATIONAL REPORTS

February 16, 2001

**Journal Code:** WBMS    **Language:** English    **Record Type:** FULLTEXT

**Word Count:** 991

...in "unsanctioned siphoning " of electricity than gas.

Chubays himself declared that "either a letter of **credit** from a **first-class bank** or a prepayment or **other** forms of **guarantees**, which the sides will take on, will be the condition of the agreement". However, the...

14/3,K/3 **Links**

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15081313 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**KDIC to sell off W286 bil. worth of bad loans abroad**

KOREA HERALD

February 10, 2001

**Journal Code:** FKHD    **Language:** English    **Record Type:** FULLTEXT

**Word Count:** 130

...off bad loans worth 286 billion won overseas, company officials said yesterday.

The state-run **insurer** will auction bad **loans** stemming

from Korea **First Bank** and other financial institutions to Lone Star Asset Management and Merrill Lynch of the United States.

14/3,K/4 Links  
Dialog Global Reporter  
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14615776 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Encouraging Bank Expands Crediting of Small Business**  
PARI DAILY  
January 12, 2001  
Journal Code: WPAD Language: English Record Type: FULLTEXT  
Word Count: 227

...credits. Two such contracts have been closed so far. One of them is for the insurance of a BGN 100,000 bank guaranty issued by Encouraging Bank, the other is for the insurance of a BGN 58,000 bank credit. In the first case the bank undertakes the risk for 15% of the amount in the event the credit receiver fails...

14/3,K/5 Links  
Dialog Global Reporter  
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12808562 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**wireConnect Lines Up First International Bank to Offer Online Financing to the Wire and Cable Industry**  
BUSINESS WIRE  
September 13, 2000  
Journal Code: WBWE Language: English Record Type: FULLTEXT  
Word Count: 706

...all parties the ability to negotiate, buy and sell with confidence in the wireConnect marketplace."

**First International Bank** will underwrite loans and other facilities appearing in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary...

14/3,K/6 Links  
Dialog Global Reporter  
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12444137 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**TradeAir.com and First International Bank Partner to Offer Online Financing to the Aviation Parts Industry**  
BUSINESS WIRE  
August 17, 2000  
Journal Code: WBWE Language: English Record Type: FULLTEXT  
Word Count: 653

...s online financing solution for consummating deals online and doing

business more efficiently," stated Morales.

**First International Bank will underwrite loans and other facilities appearing in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary...**

14/3,K/7 Links

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12439930 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**OilfieldCapital.com and First International Bank Partner to Offer Online Financing to Petroleum Exploration and Production Companies**

BUSINESS WIRE

August 17, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 715

...a fundamental new benefit to the OilfieldCapital.com marketplace and our member services," added Pottle.

**First International Bank will underwrite loans and other facilities appearing in its e-CreditMenu in accordance with Riscope(sm), the bank's proprietary...**

14/3,K/8 Links

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12408042 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**EcomTextile.com and First International Bank Partner to Offer Online Financing to the Textile Industry**

BUSINESS WIRE

August 15, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 663

...and enhance the personal relationships we recognize as critical in the textile and apparel industry."

**First International Bank will underwrite loans and other facilities appearing in its e-CreditMenu in accordance with Riscope(sm), the bank's proprietary...**

14/3,K/9 Links

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12188877 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Global Food Exchange and First International Bank Partner to Offer Online Financing to the Global Food Market**

BUSINESS WIRE

August 01, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 712



...logistics, inspections, and financial services. Both buyers and sellers will benefit from these financial offerings."

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14/3,K/10 [Links](#)  
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12097572 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**CheMatch.com and First International Bank Launch Online Financing for Bulk Commodities E-Marketplace**  
BUSINESS WIRE  
July 25, 2000  
Journal Code: WBWE Language: English Record Type: FULLTEXT  
Word Count: 640

...basic payment guarantees and letters of credit to sophisticated commercial and international trade financing programs.

**First International Bank will underwrite loans and other facilities appearing in the e-CreditMenu in accordance with Riscope(SM), the bank's proprietary...**

14/3,K/11 [Links](#)  
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11523744 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**ForgeFinder.com and First International Bank Launch e-commerce Financing Program for Global Forged Metals Industry**  
BUSINESS WIRE  
June 15, 2000  
Journal Code: WBWE Language: English Record Type: FULLTEXT  
Word Count: 645

...lines, equipment loans and industrial mortgages to sophisticated international trade, barter and energy financing programs.

**First International Bank will underwrite loans and other facilities appearing in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary...**

14/3,K/12 [Links](#)  
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10814001 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Plasticscommerce.com And First International Bank To Automate U.S. Dollar Credit Delivery Through Global Plastics E-Commerce Portal**  
BUSINESS WIRE  
May 02, 2000

**Journal Code:** WBWE    **Language:** English    **Record Type:** FULLTEXT  
**Word Count:** 838

...working capital lines and equipment loans to sophisticated international trade, barter and energy financing programs.

**First International Bank** will **underwrite** **loans** and **other** facilities appearing in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary...

14/3,K/13    **Links**  
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08710704 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)  
**Tarrin cautious despite lack of public interest**  
NATION (THAILAND)  
December 15, 1999  
**Journal Code:** WTNN    **Language:** English    **Record Type:** FULLTEXT  
**Word Count:** 1065

...him focus his defence on the main points.

The KTB management also came up with **another assurance** that the **bank's** problem **loans**, including those of **First Bangkok City Bank**, amounted to Bt539.52 billion or 56.7 per cent of total loans in the...

14/3,K/14    **Links**  
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03842477 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)  
**Acting Comptroller Isn't Content Just to Mark Time**  
**Section Title:** Washington  
DAVID HARRISON  
AMERICAN BANKER , v 163 , p 3  
October 29, 1998  
**Journal Code:** WAMB    **Language:** English    **Record Type:** FULLTEXT  
**Word Count:** 839

...the industry pays attention to that," said Lee B. Murphey, executive vice president and chief **credit** officer, **First Liberty Bank** in Macon, Ga.

**Second to underwriting** standards, Ms. Williams has hammered on banks to better protect the privacy of their customers...

14/3,K/15    **Links**  
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03338277 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)  
**STATE BANK OF INDIA APPROVES LOAN TO ENRON**  
ASIA PULSE  
November 04, 1998

Journal Code: WAPL Language: English Record Type: FULLTEXT

Word Count: 405

...it said.

In the earlier structure of \$500 million, \$250 million was supposed to be **underwritten** by global lead arrangers - ABN Amro, **Credit Suisse First Boston** and **Bank of America** - and the rest by the **second-line banks**, the daily said.

However, it says that in the new structure, per bank exposure will...

14/3,K/16 Links

Dialog Global Reporter

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02344568 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Business Logic Corp. and VeriSign to Deliver Secure Solutions for Financial Services Industry**

PR NEWSWIRE

July 28, 1998 11:29

Journal Code: WPRW Language: English Record Type: FULLTEXT

Word Count: 770

...Logic to better serve its growing client base, which includes Scudder Kemper Investments, Inc., Baxter **Credit Union, First of America Bank**, American Family **Insurance**, Bank of Montreal/Harris **Bank**, and many more companies.

**Additional** information on Business Logic Corporation is available on the Internet at <http://www.businesslogic.com...>

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18/3,K/1 Links

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04008381 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Combining Internet and Home Equity Expertise, Bank One First to Offer Online Loan Approval Within 50 Seconds in 50 States**

PR NEWSWIRE

January 14, 1999

Journal Code: WPRW Language: English Record Type: FULLTEXT

Word Count: 813

**Combining Internet and Home Equity Expertise, Bank One First to Offer Online Loan Approval Within 50 Seconds in 50 States**

"Our research continues to show that consumers are seeking more convenience and **control** in the **loan** process. **Bank One's 50-second**, 50-state online loan approval offers both," said Sandra Schrock, president of Consumer Lending, Bank...

+++++

21/3,K/1 Links

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16447958 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Shine is rubbing off Bright Station**

Steve Pain Business Staff

BIRMINGHAM POST

May 01, 2001

**Journal Code:** FBMP **Language:** English **Record Type:** FULLTEXT

**Word Count:** 345

...of the Smartlogik management team.

Bright Station said it was looking for ways to raise **cash**, including a convertible **bond** from investment **bank**

**Credit Suisse First** Boston, which was dependent on the company being valued at pounds 30 million.

It is...

21/3,K/2 Links

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05101434 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Confusion of Savings Bonds Can Cost Holders**

Susan Tompor

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS ( DETROIT FREE PRESS - MICHIGAN)

April 26, 1999

**Journal Code:** KDFP **Language:** English **Record Type:** FULLTEXT

**Word Count:** 2397

...service also lists the current interest rate and ranks which bonds are best to cash **first**.

Most **banks**, thrifts and some **credit** unions can **cash** savings **bonds**. And many can tell you the value of your bonds. But most won't be...

21/3,K/3 Links

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04748645 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Market not yet ready to offer real mortgage lending**

**Section Title:** News

Sam Greene

BUDAPEST BUSINESS JOURNAL

March 22, 1999

**Journal Code:** WBBJ **Language:** English **Record Type:** FULLTEXT

**Word Count:** 976

...market in favor of more lucrative lending to those who already own property.

Hungary's **first** private **mortgage banks** will begin operations this year by selling **mortgage bonds** to raise **money** rather than lend money to buy property, but they don't expect to do much...

+++++

26/3,K/1 Links

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12090837 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CheMatch.com and First International Bank Launch Online Financing for Bulk Commodities E-marketplace**

BUSINESS WIRE

July 25, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 657

...basic payment guarantees and letters of credit to sophisticated commercial and international trade financing programs.

**First International Bank** will **underwrite** **loans** and **other** facilities appearing in the e-CreditMenu in accordance with Riscop(sm), the bank's proprietary...

26/3,K/2 Links

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03266246 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Acting Comptroller Isn't Content Just to Mark Time**

**Section Title:** Washington

DAVID HARRISON

AMERICAN BANKER , v 163 , p 3

October 29, 1998

**Journal Code:** WAMB **Language:** English **Record Type:** FULLTEXT

**Word Count:** 839

...the industry pays attention to that," said Lee B. Murphey, executive vice president and chief **credit** officer, **First Liberty Bank** in Macon, Ga.

**Second** to **underwriting** standards, Ms. Williams has hammered on banks to better protect the privacy of their customers...

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33/3,K/1 Links

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04008381 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Combining Internet and Home Equity Expertise, Bank One First to Offer Online Loan Approval Within 50 Seconds in 50 States**

PR NEWSWIRE

January 14, 1999

**Journal Code:** WPRW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 813

**Combining Internet and Home Equity Expertise, Bank One First to Offer Online Loan Approval Within 50**

## **Seconds in 50 States**

"Our research continues to show that consumers are seeking more convenience and **control** in the **loan** process. **Bank One's** 50-**second**, 50-state online loan approval offers both," said Sandra Schrock, president of Consumer Lending, Bank...

14/9/8 Links

Dialog Global Reporter

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12408042 (THIS IS THE FULLTEXT)

**EcomTextile.com and First International Bank Partner to Offer Online Financing to the Textile Industry**

BUSINESS WIRE

August 15, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 663

FULLERTON, Calif./HARTFORD, Conn.--(BUSINESS WIRE)--Aug. 15, 2000--EcomTextile.com, a global internet marketplace, and First International Bank, a subsidiary of First International Bancorp Inc. (NASDAQ: FNCE), have agreed to make online financing available to buyers and sellers of textile-related products worldwide. Under the agreement, First International Bank will offer 14 commercial and international credit products to EcomTextile.com users, up to US \$5 million per transaction.

EcomTextile.com and First International Bank will integrate these online financing options using ThruCredit(sm), the bank's technological solution for financing industrial transactions online. Buyers and sellers will be able to choose among 14 credit products comprising First International's e-CreditMenu(sm) to settle transactions using the EcomTextile.com platform, and to meet their other business credit needs. Products in the e-CreditMenu range from basic payment guarantees, working capital lines, equipment loans and industrial mortgages to sophisticated international trade, barter and energy financing programs.

John Adams, CEO of EcomTextile.com, stated, "Global Internet exchanges like ours require alliances with key service providers like First International Bank. Our partnership will make it possible for companies all over the world to participate more easily and efficiently in the EcomTextile.com marketplace."

Joel Choi, EcomTextile chairman, commented, "Our goal is to provide all the aggregate services, including financing, under one trading umbrella so TAMS (Textile, Apparel, Related Equipment and Sewn Products industries) buyers and sellers can have a single source for their needs. First International Bank will help us maintain and enhance the personal relationships we recognize as critical in the textile and apparel industry."

**First International Bank will underwrite loans and other facilities** appearing in its e-CreditMenu in accordance with Riscope(sm), the bank's proprietary commercial credit scoring system. Riscope applies to most types of industrial companies around the world and facilitates an efficient and rapid credit approval process.

According to Brett N. Silvers, First International Bank's chairman and

CEO, "We are excited to be a part of EcomTextile.com's Business Resource Center. Our broad line of commercial and international products and award-winning trade finance expertise support the company's strategy of providing comprehensive global e-commerce services to its membership."

First International Bank has been the largest underwriter of U.S. Export-Import Bank supported loans for the past three years, based on number of transactions. In May 2000, First International won the President's "E" Award for Export Service from the U.S. Department of Commerce, in honor of its accomplishments promoting U.S. exports.

With EcomTextile.com, First International Bank has established eleven alliances with Internet B2B marketplaces where participants conduct global industrial transactions.

About EcomTextile.com

EcomTextile.com is a business-to-business site focused on bringing buyers and sellers together in the textile industry with a user-friendly web-based sourcing tool. Bringing extensive industry experience and technology expertise, EcomTextile.com is the first company to offer a comprehensive marketplace for trade among manufacturers and suppliers in the textiles industry. The company is located at 1501 E. Orangethorpe Ave., Suite 110, Fullerton, CA 92831 and can be contacted by phone at 714-870-5850, by fax at 714-578-5723 or on the web at [www.ecomtextile.com](http://www.ecomtextile.com).

About First International Bank and First International Bancorp Inc.

First International Bank ([www.firstinterbank.com](http://www.firstinterbank.com)) - a world leader in the use of SBA, USDA and Export-Import Bank loans - provides innovative credit, trade and financial solutions for small and medium size industrial businesses. The company has more than 200 employees and representatives at 28 locations worldwide. U.S. offices are in Boston, Cleveland, Detroit, Hartford, Los Angeles, Miami, Morristown, Philadelphia, Pittsburgh, Providence, Rochester, Springfield, St. Louis, and Washington, DC. International representatives are based in Argentina, Brazil, Central America, Egypt, India, Indonesia, Korea, Mexico, North Africa, the Philippines, Poland, South Africa, Turkey and West Africa. During 1999, the company originated \$551 million in loans primarily within its industrial niche, and closed the year with a managed loan portfolio of \$1.1 billion. Established in 1955, the bank is a subsidiary of publicly traded First International Bancorp, Inc. (NASDAQ: FNCE), with headquarters in Hartford, Connecticut.

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Michele Zommer (949) 492-0075 (860) 241-4705 [jeff\\_swartz@prodigy.net](mailto:jeff_swartz@prodigy.net)  
[zommerm@firstinterbank.com](mailto:zommerm@firstinterbank.com)

11:54 EDT AUGUST 15, 2000

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**Company Names:** First International Bancorp Inc

**Descriptors:** Foreign Trade; Economic News; Mortgages & Mortgage Rates; General News; Pay Awards & Benefits; Human Resources & Employment; Company News

**Country Names/Codes:** United States of America (US )

**Regions:** Americas; North America; Pacific Rim

**Province/State:** Connecticut; California

**SIC Codes/Descriptions:** 2200 (Textile Mill Products); 6020 (Commercial Banks)



**Naics Codes/Descriptions:** 313 (Textile Mills); 52211 (Commercial Banking)

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Subject search: 09813745; non patent literature, full text, #2

Set Items Description

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S2 1538219 S LOAN OR LOANS OR (LEND??? OR BORROW???) (2N)(MONEY OR MONIES OR CASH) OR CREDIT OR EXTEND??? (2N)CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME)()(LOAN OR LOANS)

S3 2555 S ((FUNDS OR MONEY OR MONIES OR MONETARY OR CASH)(5N)(DEBT?())INSTRUMENT? ? OR BOND? ? OR BILL? ? OR COMMERCIAL()PAPER OR BANKER? ?())ACCEPTANCE? ? OR CD OR GIC OR (CREDIT OR BANK OR DEBT)()NOTE? ?)) (3N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME)()(LOAN OR LOANS))

S4 228959 S (ANOTHER OR OTHER OR SECOND OR 2ND OR ALTERNATE OR ALTERNATES OR ALTERNATIVE OR ALTERNATIVES OR ADDITIONAL OR SEPARATE OR INTERMEDIARY)(4N)(COMMERCIAL(2N)FINANCIAL() (OFFICE OR OFFICES OR ORGANIZATION OR ORGANIZATIONS OR BROKER? ?) OR FSO OR FSOS OR LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (CREDIT)()CARD OR FINANCIAL OR INSURANCE)() (INSTITUTION OR INSTITUTIONS OR ISSUER OR ISSUERS OR COMPANY OR COMPANIES OR BROKER? ?))

S5 2440047 S INDEMNIFICATION OR INDEMNITY OR RESTITUTION OR (COMPENSATORY OR EXEMPLARY)()DAMAGES OR RECONCILE OR SATISFACTION OR BONDED OR INSUR??? OR INSURANCE OR (REMEDY OR COVER???) (5N)(FAILURE OR SHORTFALL OR SHORT()FALL) OR BACKUP OR BACK()UP OR GUARANTEE??? OR ASSUM? (2N)(LIABILITY OR RESPONSIBILITY) OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT??? OR RISK()MANAGEMENT OR WARRANTY OR WARRANTEE OR WARRANTYS OR WARRANTEES OR WARRANTIES

S6 46715 S (MONITOR? OR CHECK? OR CONTROL? OR FOLLOW? OR OBSERVE? OR OVERSEE? OR SUPERVISE OR TRACK?) (2N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)

S7 59709 S (ADMINISTER OR CONDUCT? OR CONTROL? OR DIRECT? OR EXECUTE? OR GOVERN? OR RENDER? OR RUN? OR SUPERINTEND? OR SUPERVISE) (2N)(LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)

S8 16504 S S1(5N)S2

S9 491 S S8(10N)S4

S10 70 S S9(10N)S5

S11 0 S S10 AND (S6 AND S7)

S12 5 S S10 AND (S6 OR S7)

S13 3 S S12 NOT PY>2001

S14 3 RD (unique items)

S15 3 S S8(10N)S3

S16 3 S S15 NOT PY>2001

S17 3 RD (unique items)

S18 3 S S17 NOT S14

S19 426 S S4(10N)S6

S20 609 S S4(10N)S7

S21 82 S S19(10N)S20

S22 4 S S21 AND S8

S23 4 S S22 NOT(S18 OR S14)

S24 3 S S23 NOT PY>2001

S25 3 RD (unique items)

S26 25658 S S4(5N)S5

S27 39 S S26(S)S8

S28 0 S S27 AND S21

S29 26 S S27 NOT PY>2001

S30 24 RD (unique items)

S31 22 S S30 NOT(S25 OR S18 OR S14)

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[File 813] **PR Newswire** 1987-1999/Apr 30  
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[File 634] **San Jose Mercury** Jun 1985-2007/Sep 21  
(c) 2007 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Sep 25  
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.  
*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

=====

14/3,K/1 (Item 1 from file: 15) **Links**  
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01587007      02-37996  
**Fewer and more expensive loans in market**  
Smith, Penny  
Central European v8n1 pp: 44-45  
Feb 1998  
**ISSN: 0962-2543 Journal Code: CEE**  
**Word Count: 972**  
**Text:**

...news that the Russian Federation intended to borrow up to \$2bn via an inaugural syndicated **loan**.  
Much speculation **followed** on how the transaction would be structured, and whether it would be a loan or...  
...Makedonija-Tabak Export Import became the first borrower to complete a transaction without a bank **guarantee**, when it raised Dm20m through Standard **Bank** at 400bps over Libor.

14/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

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00620773 92-35875

**U.S. Supreme Court's Decision in ZZZZ Best: Bankruptcy Preference Exposure of Lenders**

Wienke, Robert O.; Lobdell, David W.

Secured Lender v48n3 pp: 16-22

May/Jun 1992

ISSN: 0888-255X Journal Code: SCL

Word Count: 2924

**Text:**

...the recovery of preferential transfers by a trustee. This will require careful monitoring of problem **loans** and careful planning of loan extensions or workout agreements. Moreover, the ZZZZ Besrt decision did...

14/3,K/3 (Item 3 from file: 15) [Links](#)

ABI/Inform(R)

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00140627 81-10442

**Credit and Venture Capital for Small Business Investment**

Shatto, Gloria M.

Texas Business Review v54n5 pp: 267-271

Sep/Oct 1980

ISSN: 0040-4209 Journal Code: TBU

**Abstract:**

...ability to invest as larger firms do. Small firms need both internal and external financing. **Banks** are their **primary** source of **loans**, followed by: 1. friends, 2. finance companies, 3. **insurance companies**, and 4. **other** sources. Investment is lagging in the US. However, with incentives such as tax rewards, capital...

+++++

18/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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02194082 75340531

**Follow the leaders**

Dernovsek, Darla

Credit Union Magazine v67n7 pp: 8A-10A

Jul 2001

ISSN: 0011-1066 Journal Code: CUG

Word Count: 1439

**Text:**

...on the move can use Internet-enabled wireless telephones and PDAs to access accounts, transfer **funds**, and pay **bills** at America **First Credit Union** in Riverdale, Utah. With 105,000 of its 285,000 members using online banking services...

18/3,K/2 (Item 1 from file: 810) **Links**

Business Wire

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0182600 BW676

**FIRST INTERSTATE DENVER : First Interstate Bank of Denver underwrites over \$138 million low-income housing bonds for Orange County, Fla. Housing Finance Authority**

July 2, 1990

**Byline:** Business Editors

...sell the assets under its 1980 Single Family Program, and issue new taxable/tax-exempt **bonds** that would provide the **funds** for new **mortgages**.

As senior underwriters, **First Interstate Bank** deferred all management fees and out-of-pocket expenses to complete the transactions that will...

18/3,K/3 (Item 1 from file: 613) **Links**

PR Newswire

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00265937 20000215DATU005 (USE FORMAT 7 FOR FULLTEXT)

**Mybankusa And Mydiscountbroker to Partner with Loansdirect; CO-Branded Web Sites to Offer Full Array of Mortgage Loans Hallmarked by Speed, Simplicity, Low Price**

PR Newswire

Tuesday, February 15, 2000 07:00 EST

**Journal Code:** PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 648

...transaction software and offers a wide-range of online banking services including interest checking and **money** market accounts, certificates of deposit, **bill** paying and **loans**. **First Savings Bank** is an FDIC-insured federal savings bank.

Mydiscountbroker.com emphasizes high-quality customer service while...

+++++

25/3,K/1 (Item 1 from file: 15) **Links**

ABI/Inform(R)

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00714350

93-63571

**Board composition and corporate financing: The impact of financial institution representation on borrowing**

Stearns, Linda Brewster; Mizruchi, Mark S

Academy of Management Journal v36n3 pp: 603-618

Jun 1993

ISSN: 0001-4273 Journal Code: AMA

Word Count: 5225

Text:

...type of borrowing and the type of financial institution represented on a board:

**SHORT-TERM BORROWING. Money market commercial banks**

are the **primary** suppliers of short-term **loans** for the largest firms. (3) Therefore, we expected the presence of a money market banker... and Los Angeles, Their power is reflected in their disproportionate influence on the cost of **loans**, their partial **control** over the money supply, their correspondent relations with thousands of **other banks**, and their access to huge pools of international funds.

4 The names given were those...

25/3,K/2 (Item 2 from file: 15) Links

ABI/Inform(R)

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00620476 92-35578

**Negotiating Funds Transfer Agreements**

Axelson, Arthur B.; McPherson, David J.

Mortgage Banking v52n9 pp: 65-73

Jun 1992

ISSN: 0730-0212 Journal Code: MOB

Word Count: 4544

Text:

...consumers.

THE PLAYERS IN A FUNDS TRANSFER

In order to understand how Article 4A operates, **mortgage lenders** must **first** become familiar with the labels Article 4A attaches to the participants in a wire transfer...lender is held liable for an unauthorized payment order caused by a person outside the **mortgage lender's control**.

MISDESCRIPTION OF BENEFICIARY, **INTERMEDIARY BANK** OR THE BENEFICIARY'S BANK

Usually, a mortgage lender will bear the loss for issuing...

25/3,K/3 (Item 1 from file: 813) Links

PR Newswire

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1403847 DCTH002

**Combining Internet and Home Equity Expertise, Bank One First to Offer Online Loan Approval Within 50**

## Seconds in 50 States

Date: January 14, 1999 06:00 EST Word Count: 852

## Combining Internet and Home Equity Expertise, Bank One First to Offer Online Loan Approval Within 50 Seconds in 50 States

...with such speed.

"Our research continues to show that consumers are seeking more convenience and **control** in the **loan** process. **Bank One's 50-second**, 50-state online loan approval offers both," said Sandra Schrock, president of Consumer Lending, Bank...

ts31/3,k/all

31/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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02358190 116819508

## Structured finance: News in brief

Anonymous

Euroweek n710 pp: 54-55

Jul 6, 2001

ISSN: 0952-7036 Journal Code: EUW

Word Count: 1314

Text:

...differs from the old product in two key ways.

Unlike the original product, on the **initial** drawdown the

**lender** can exceed a **loan** to value ratio of 80%, with a

maximum LTV of 100%. Subsequent drawdowns, however, cannot...

...LTV of 80%. Also, for initial loans exceeding an LTV of 80%, third party personal **guarantees** are often required.

The **second** difference is that the **lender** is allowed to take

forbearance periods with these loans during which they can defer payments

...

31/3,K/2 (Item 2 from file: 15) [Links](#)

ABI/Inform(R)

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02123827 67527103

## If you can't beat'em, then join'em

Zinkewicz, Phil

Rough Notes v144n2 pp: 77-80

Feb 2001

ISSN: 0035-8525 Journal Code: RNO

Word Count: 1472

Text:

...financial service products and services at competitive rates," Fronek says.

Products offered by Assurance Partners **Bank** include **first mortgage loans**, home equity **loans** and lines, credit cards, student loans, auto loans and personal unsecured loans. Certificates of deposit...

...the first deposit products offered by the bank, says Fronek. In July of last year, **Assurance Partners Bank** launched its **second**-generation Web site, offering users more Internet-- based functionality and access to product information and...

31/3,K/3 (Item 3 from file: 15) **Links**

ABI/Inform(R)

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01879514 05-30506

**Are banks still important for financing large businesses?**

Saldenberg, Marc R; Strahan, Philip E

Current Issues in Economics & Finance v5n12 pp: 1-6

Aug 1999

**Journal Code:** CIEF

**Word Count:** 3581

**Text:**

...of unused commitments.<sup>10</sup> If loan growth accelerated because borrowers were drawing funds from existing **loan** commitments, then the **first** set of **banks** should have experienced more rapid expansion of their on-balance-sheet lending than the second...

...paper rates were particularly high and commercial paper volume began a sustained decline. C&I **loans** grew fastest in the **first** set of **banks**-by about 6 percent. In contrast, lending at large banks with relatively little lending under...

...the banks with high levels of loan commitments but rose only \$4 billion for the **other banks**.<sup>12</sup>

Why Are **Banks** Well Positioned to Provide Liquidity **Insurance**?

So far we have explained why companies turn to banks in times of economic turmoil...

31/3,K/4 (Item 4 from file: 15) **Links**

ABI/Inform(R)

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01832614 04-83605

**Zagrebacka Bank forced to seek extension by government decree**

Anonymous

Euroweek n603 pp: 38

May 21, 1999

**ISSN:** 0952-7036 **Journal Code:** EUW

**Word Count:** 355

**Text:**

...were Banca Commerciale Italiana, Banque Bruxelles Lambert, Bankers



Trust, Bayerische Landesbank, Commerzbank International, Creditanstalt-Bankverein, **Credit Suisse First** Boston, ING **Bank**, Kredietbank, Union Bank of Switzerland and WestLB. Top fees on offer were 30bp for lead managers **underwriting** DM20m.

31/3,K/5 (Item 5 from file: 15) [Links](#)

ABI/Inform(R)

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00360469 87-19303

**Payments System Technology: Consumers and Financial Institutions/The Australian Payments System Council: A Look at What It Is and Some Recent Developments**

Mallyon, J. S.

World of Banking v6n2 pp: 24-31

Mar/Apr 1987

ISSN: 0730-8736 Journal Code: WOB

**Abstract:**

...any rules that are made. To the Council, stability of the financial system is a **primary** concern. Other **financial institutions**, such as **credit** unions, are concerned about the dominant position banks will realize because of their participation in EFT systems. The Council will try to **guarantee** adequate competitive opportunities for these **other financial institutions** in Australia.

31/3,K/6 (Item 1 from file: 610) [Links](#)

Business Wire

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00362465 20000913257B8124 (USE FORMAT 7 FOR FULLTEXT)

**wireConnect Lines Up First International Bank to Offer Online Financing to the Wire and Cable Industry**

Business Wire

Wednesday, September 13, 2000 07:18 EDT

**Journal Code:** BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE

**Word Count:** 702

...all parties the ability to negotiate, buy and sell with confidence in the wireConnect marketplace." **First International Bank** will **underwrite** loans and **other** facilities appearing in the e-CreditMenu in accordance with Riscopes(sm), the bank's proprietary ...

31/3,K/7 (Item 2 from file: 610) [Links](#)

Business Wire

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00345993 20000817230B1186 (USE FORMAT 7 FOR FULLTEXT)

**TradeAir.com and First International Bank Partner to Offer Online Financing to the Aviation Parts Industry**

Business Wire

Thursday , August 17, 2000 11:36 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 659**

...s online

financing solution for consummating deals online and doing business more efficiently," stated Morales.

**First International Bank will underwrite loans**

and **other** facilities appearing

in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary

...

31/3,K/8 (Item 3 from file: 610) [Links](#)

Business Wire

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00345648 20000817230B0841 (USE FORMAT 7 FOR FULLTEXT)

**OilfieldCapital.com and First International Bank Partner to Offer Online Financing to Petroleum Exploration and Production Companies**

Business Wire

Thursday , August 17, 2000 07:18 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 715**

...a fundamental new benefit to the

OilfieldCapital.com marketplace and our member services," added Pottle.

**First International Bank will underwrite loans**

and **other** facilities appearing

in its e-CreditMenu in accordance with Riscope(sm), the bank's proprietary

...

31/3,K/9 (Item 4 from file: 610) [Links](#)

Business Wire

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00344108 20000815228B9276 (USE FORMAT 7 FOR FULLTEXT)

**EcomTextile.com and First International Bank Partner to Offer Online Financing to the Textile Industry**

Business Wire

Tuesday , August 15, 2000 12:09 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 672**

...and enhance the personal relationships we recognize as

critical in the textile and apparel industry."

**First International Bank will underwrite loans**

and **other** facilities appearing

in its e-CreditMenu in accordance with Riscope(sm), the bank's proprietary

...

31/3,K/10 (Item 5 from file: 610) [Links](#)

Business Wire

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00333369 20000801214B8246 (USE FORMAT 7 FOR FULLTEXT)

**Global Food Exchange and First International Bank Partner to Offer Online Financing to the Global Food Market**

Business Wire

Tuesday, August 1, 2000 06:45 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 710**

...logistics, inspections, and financial services. Both buyers and sellers will benefit from these financial offerings."

**First International Bank will underwrite loans**

and **other** facilities appearing

in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary

...

31/3,K/11 (Item 6 from file: 610) [Links](#)

Business Wire

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00328647 20000725207B0593 (USE FORMAT 7 FOR FULLTEXT)

**CheMatch.com and First International Bank Launch Online Financing for Bulk Commodities E-Marketplace**

Business Wire

Tuesday, July 25, 2000 10:47 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 643**

...basic payment guarantees and letters of credit to sophisticated commercial and international trade financing programs.

**First International Bank will underwrite loans**

and **other** facilities appearing

in the e-CreditMenu in accordance with Riscope(SM), the bank's proprietary

...

31/3,K/12 (Item 7 from file: 610) [Links](#)

Business Wire

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00301764 20000615167B2995 (USE FORMAT 7 FOR FULLTEXT)

**ForgeFinder.com and First International Bank Launch e-commerce Financing Program for Global Forged Metals Industry**

Business Wire

Thursday, June 15, 2000 12:39 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 641**

...lines, equipment loans and industrial mortgages to sophisticated international trade, barter and energy financing programs.

**First International Bank will underwrite loans**

and **other** facilities appearing  
in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary  
...

31/3,K/13 (Item 8 from file: 610) [Links](#)

Business Wire

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00270259 20000502123B0736 (USE FORMAT 7 FOR FULLTEXT)

**Plasticscommerce.com And First International Bank To Automate U.S. Dollar Credit Delivery Through Global Plastics E-Commerce Portal**

Business Wire

Tuesday, May 2, 2000 11:16 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 875**

...working

capital lines and equipment loans to sophisticated international trade,  
barter

and energy financing programs.

**First International Bank will underwrite loans**

and **other** facilities appearing

in the e-CreditMenu in accordance with Riscope(sm), the bank's proprietary

...

31/3,K/14 (Item 9 from file: 610) [Links](#)

Business Wire

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00269423 20000501122B9891 (USE FORMAT 7 FOR FULLTEXT)

**ChemIndustry.com And First International Bank Launch Online Financing Program Through Worldwide Chemical Industry Search Engine**

Business Wire

Monday, May 1, 2000 18:13 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 790**

**First International Bank will underwrite loans**

and **other** facilities appearing

in the e-CreditMenu in accordance with Riscope(sm), the Bank's proprietary

...

31/3,K/15 (Item 1 from file: 810) [Links](#)

Business Wire

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0078374 BW727

**LOAN DEPOT : Loan Depot acquires Mortgage Assistance**

January 21, 1988

**Byline: Business Editors**

...1987.

Once a loan is generated, it is sold to investors such as Ford Motor **Credit**, Travelers **Insurance Cos.**, Chrysler **First** and **other banks** and institutional investors. Combined, the **Loan Depot** works with nearly 300 investors nationwide.

The Loan Depot's two-story, mirrored-glass...

31/3,K/16 (Item 1 from file: 476) [Links](#)

Financial Times Fulltext

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0005552201 B0ALPA1AB1FT

**Markets: Barclays develops an aggressive edge - Company Profile**

DAVID LASCELLES

Financial Times , P II

Saturday , December 15, 1990

**DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT**

Word Count: 686

...has made no secret of the fact that it would like to buy a life **insurance company** if one became available.

**Another** reason why Barclays wants to diversify is that a well-known part of the bank... ..tougher time because of intense competition in the credit card market. Although Barclays was the **first bank** into **credit cards** and remains the largest UK issuer, the business lost Pounds 12m in the first...

31/3,K/17 (Item 1 from file: 613) [Links](#)

PR Newswire

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00431088 20001006LAF029 (USE FORMAT 7 FOR FULLTEXT)

**Professional Transportation Group Ltd., Inc. Announces Focus on Air-Expedited Freight Industry, Extension of Line of Credit**

PR Newswire

Friday , October 6, 2000 09:01 EDT

**Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 718**

The Company also announced that its **credit** facility with its **primary lender** SouthTrust **Bank**, had been extended until November 30, 2000, and that the lender had increased the Company...

...and other lenders. At the present time, the Company has not received any commitments from **another lender** and there is no **guarantee** that any commitment can be obtained by November 30, 2000.

About Professional Transportation Group Ltd...

31/3,K/18 (Item 2 from file: 613) [Links](#)

PR Newswire

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00128755 19990621NYM079 (USE FORMAT 7 FOR FULLTEXT)

**Counterparty Risk Management Policy Group Releases its Report and Recommendations**

PR Newswire

Monday, June 21, 1999 13:03 EDT

**Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 546**

...active commercial and investment banks. The group was formed to develop flexible standards for strengthened **risk management** practices at **banks**, securities firms, and **other** dealers in international financial markets. Members of the group include senior-level practitioners from the following organizations: Barclays Capital, Bear Stearns, Chase, Citigroup, **Credit Suisse First** Boston, Deutsche **Bank**, Goldman, Sachs & Co., Lehman Brothers, Merrill Lynch, J.P. Morgan, Morgan Stanley Dean Witter, and Warburg Dillon Read (UBS AG). Senior practitioners from ten **other** firms, including **insurance companies**, investment managers, hedge funds, law firms, and other commercial banks supported the effort by joining...

31/3,K/19 (Item 1 from file: 813) **Links**

PR Newswire

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1315716

CGTU042

**Business Logic Corp. and VeriSign to Deliver Secure Solutions for Financial Services Industry**

**Date:** July 28, 1998 11:11 EDT **Word Count:** 763

...Logic to better serve its growing client base, which includes Scudder Kemper Investments, Inc., Baxter **Credit Union, First** of America **Bank**, American Family **Insurance**, Bank of Montreal/Harris **Bank**, and many more companies.

**Additional** information on Business Logic Corporation is available on the Internet at <http://www.businesslogic.com...>

31/3,K/20 (Item 2 from file: 813) **Links**

PR Newswire

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1096955

PHM043

**CIGNA Introduces Maxmilion(SM), Enhanced Systems Solution For Financial Institutions, Service-Oriented Companies**

**Date:** May 12, 1997 15:25 EDT **Word Count:** 856

...the insurance industry was at least partially to blame for the paper jam in the **first** place.

**Mortgage lenders**, the original target of CIGNA FIS s efforts, are a case in point. **Banks** and **other** mortgage **lenders** receive information from hazard **insurers** in the form of paper documents, computer tape or electronic transmissions, with each insurer formatting...

31/3,K/21 (Item 3 from file: 813) **Links**

PR Newswire

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1032591

ATW014

**What Are You Worth? Security First Network Bank Takes Another Major Step Toward Helping Customers Find Their Net Worth**

**Date:** December 11, 1996    11:56 EST    **Word Count:** 1,474

...liability information, on a current market valuation basis, even though the information is maintained on **separate** computer systems operated by **banks**, brokerage firms, **insurance** companies, **credit** card processors, etc. Security **First Network Bank** (Nasdaq: SFNB), the world's first Internet bank, opened its doors to the Internet community...

31/3,K/22 (Item 4 from file: 813) **Links**

PR Newswire

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0441406

c0103

**CMHC REDUCES INSURED MORTGAGE DOWNPAYMENTS TO FIVE PER CENT**

**Date:** February 3, 1992    15:53 ET    **Word Count:** 862

...than 134,000 Canadian households access homeownership by providing insured home financing.

CMHC mortgage loan **insurance** is available through most major **banks**, trust companies and **other mortgage lenders** across Canada.    **FIRST HOME LOAN INSURANCE - FACT**

**SHEET AVAILABILITY**

This is a two year initiative and will be subject to review..